

[illegible]

Voluntary Petition (This page must be completed and filed in every case)		Document Page 2 of 14 Talbot, Larry R Talbot, Diane L		FORM B1, Page 2	
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)					
Location Where Filed: <b>- None -</b>		Case Number:		Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)					
Name of Debtor: <b>- None -</b>		Case Number:		Date Filed:	
District:		Relationship:		Judge:	
<b>Signatures</b>					
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		
<b>X</b> <u>/s/ Larry R Talbot</u> Signature of Debtor <b>Larry R Talbot</b>			<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.		
<b>X</b> <u>/s/ Diane L Talbot</u> Signature of Joint Debtor <b>Diane L Talbot</b>			<b>X</b> <u>/s/ Lorraine M. Greenberg</u> <b>ARDC No. August 23, 2005</b> Signature of Attorney for Debtor(s) Date <b>Lorraine M. Greenberg ARDC No.: 03129023</b>		
<u>Telephone Number (If not represented by attorney)</u> <b>August 23, 2005</b> Date			<b>Exhibit C</b> Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No		
<b>Signature of Attorney</b> <b>X</b> <u>/s/ Lorraine M. Greenberg ARDC No.:</u> Signature of Attorney for Debtor(s) <b>Lorraine M. Greenberg ARDC No.: 03129023</b> Printed Name of Attorney for Debtor(s) <b>Lorraine Greenberg and Associates, LLC</b> Firm Name <b>20 E. Jackson Blvd.</b> <b>Suite 800</b> <b>Chicago, IL 60604</b> Address <b>Email: lgreenberg@greenberglaw.net</b> <b>312-408-0007 Fax: 312-427-8543</b> Telephone Number <b>August 23, 2005</b> Date			<b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.  <u>Printed Name of Bankruptcy Petition Preparer</u>  <u>Social Security Number (Required by 11 U.S.C. § 110(c).)</u>  <u>Address</u>  Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  <b>X</b> <u>Signature of Bankruptcy Petition Preparer</u>  <u>Date</u>  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.		
<b>Signature of Debtor (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.  <b>X</b> <u>Signature of Authorized Individual</u>  <u>Printed Name of Authorized Individual</u>  <u>Title of Authorized Individual</u>  <u>Date</u>					

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Larry R Talbot**  
**Diane L Talbot**

Debtor(s)

Case No.

Chapter

**13**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u><b>2,700.00</b></u>
Prior to the filing of this statement I have received.....	\$	<u><b>426.00</b></u>
Balance Due.....	\$	<u><b>2,274.00</b></u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☐ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☒ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm.  
A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. **none**

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **August 23, 2005**

/s/ Lorraine M. Greenberg ARDC No.:  
**Lorraine M. Greenberg ARDC No.: 03129023**  
**Lorraine Greenberg and Associates, LLC**  
**20 E. Jackson Blvd.**  
**Suite 800**  
**Chicago, IL 60604**  
**312-408-0007 Fax: 312-427-8543**  
**lgreenberg@greenberglaw.net**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

**RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN  
CHAPTER 13 DEBTORS AND THEIR ATTORNEYS  
(Model Retention Agreement)**

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to expect certain services to be performed by their attorneys, but again, debtors have responsibilities to their attorneys also. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

***BEFORE THE CASE IS FILED***

**THE DEBTOR AGREES TO:**

1. Discuss with the attorney the debtor's objectives in filing the case.
2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

**THE ATTORNEY AGREES TO:**

1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)

4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
6. Advise the debtor of the need to maintain appropriate insurance.

***AFTER THE CASE IS FILED***

**THE DEBTOR AGREES TO:**

1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
3. Notify the attorney of any change in the debtor's address or telephone number.
4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, lottery winnings, or an inheritance).
6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.

**THE ATTORNEY AGREES TO:**

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.

3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
7. Timely prepare, file, and serve any necessary amended statements and schedules and any change of address, in accordance with information provided by the debtor.
8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
9. Be available to respond to the debtor's questions throughout the term of the plan.
10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
12. Object to improper or invalid claims.
13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
14. Timely respond to motions for relief from stay.
15. Prepare, file, and serve all appropriate motions to avoid liens.
16. Provide any other legal services necessary for the administration of the case before the bankruptcy court.

ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES [*Check one option.*]

☐ Option A: flat fee through confirmation

1a. *Pre-confirmation services.* Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case, unless otherwise ordered by the court. For all of the services outlined above, required to be provided before confirmation of a plan, the attorney will be paid a fee of \$ N/A. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for pre-confirmation services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

1b. *Post-confirmation services.* Compensation for services required after confirmation will be in such amounts as are allowed by the court, on application accompanied by an itemization of the services rendered, showing the date, time, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified that the debtor may appear in court to object.

2. *Early termination of the case.* Fees payable under the provisions set out above are not refundable in the event that the case is dismissed before confirmation (Option A) or completion of plan payments (Option B), unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.

3. *Retainers.* The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

☒ Option B: flat fee through case closing

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of \$ 2,700.00. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

4. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.

5. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.

6. *Discharge of the attorney.* The debtor may discharge the attorney at any time.

Date:

August 23, 2005

**Total fee to be paid for attorney's services: \$ 2,700.00**  
**(Do not sign if this line is blank.)**

Signed:

/s/ Larry R Talbot

Larry R Talbot

/s/ Diane L Talbot

Diane L Talbot

Debtor(s)

/s/ Lorraine M. Greenberg ARDC No.:

Lorraine M. Greenberg ARDC No.: 03129023

Attorney for Debtor(s)



UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

**Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

**Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

/s/ Larry R Talbot

Debtor's Signature

/s/ Diane L Talbot

Joint Debtor's Signature

August 23, 2005

Date

Case Number

**United States Bankruptcy Court  
Northern District of Illinois**

In re	<u>Larry R Talbot Diane L Talbot</u>	Debtor(s)	Case No.	<u></u>
			Chapter	<u>13</u>

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date:	<u>August 23, 2005</u>	<u>/s/ Larry R Talbot</u> <b>Larry R Talbot</b> Signature of Debtor
Date:	<u>August 23, 2005</u>	<u>/s/ Diane L Talbot</u> <b>Diane L Talbot</b> Signature of Debtor

Adventist Hinsdale Hospital  
c/o Merchants Credit Guide  
223 W Jackson Blvd  
Chicago, IL 60606

Adventist Hinsdale Hospital  
c/o Malcolm Gerald & Associates  
332 S. Michigan Ave, Suite 514  
Chicago, IL 60604

Ameritech  
P.O. Box 5072  
Saginaw, MI 48605-5072

Arrow Financial Servic  
5996 W Touhy Ave  
Niles, IL 60714

Bankfirst  
1509 W 41st St  
Sioux Falls, SD 57105

Cbusasears  
Po Box 6189  
Sioux Falls, SD 57117

Citi  
Po Box 6241  
Sioux Falls, SD 57117

Citi  
Po Box 6003  
Hagerstown, MD 21747

Citibank (South Dakota)  
c/o Baker, Miller, Markoff, Krasny  
29 N. Wacker Drive, 15th floor  
Chicago, IL 60606-3221

Citibank - Harlem Furnit  
245 Old Country Rd  
Melville, NY 11747

Comcast  
P.O. Box 173885  
Denver, CO 80217-3885

Commonwealth Edison  
Bankruptcy Department  
2100 Swift Drive  
Oak Brook, IL 60523

Consecofin  
345 St Peter/900 Landmk  
Saint Paul, MN 55102

Countrywide Home Loans  
7105 Corporate Drive  
Attn: Bankruptcy Unit PTX-32  
Plano, TX 75024

Countrywide Home Loans  
450 American St  
Simi Valley, CA 93065

DuPage Pathology Associates  
520 E. 22nd Street  
Lombard, IL 60148

DuPage Radiologists  
P.O. Box 70  
Hinsdale, IL 60522

Edward Hospital  
c/o Merchant's Credit Guide Co  
233 West Jackson Blvd.  
Chicago, IL 60606

Gemb/Empire  
Po Box 276  
Dayton, OH 45401

Hsbc/Harlm  
2700 Sanders Rd  
Prospect Heights, IL 60070

Hsbc/Hmker  
Po Box 15524  
Wilmington, DE 19850

Hsbc/Mnrds  
Po Box 703  
Wood Dale, IL 60191

Internal Revenue Service  
Stop 5010  
230 S. Dearborn  
Chicago, IL 60604

Kohls  
N56 W 17000 Ridgewood Dr  
Menomonee Falls, WI 53051

Kohls Department Store  
N56 W17000 Ridge  
Menomonee Fall, WI 53051

Little Company of Mary Hospital  
2800 West 95th Street  
Evergreen Park, IL 60805

Lvny Funding  
Po Box 740281  
Houston, TX 77274

Merchants Credit Guide  
223 W Jackson St  
Chicago, IL 60606

Nco-Medclr  
Po Box 8547  
Philadelphia, PA 19101

Nicor Energy  
c/o ER Solutions, Inc.  
500 SW 7th Street, #A100  
Renton, WA 98057

Nicor Gas  
1844 Ferry Road  
Naperville, IL 60563

Pierce & Associates  
1 North Dearborn  
Suite 1300  
Chicago, IL 60602

Plaza Associates  
P.O. Box 18008  
Hauppauge, NY 11788-8808

Revenue Group  
3700 Park East Dri  
Beachwood, OH 44122

SBC (FKA Ameritech)  
Law Department  
225 West Randolph, Ste. 27A  
Chicago, IL 60606

Sherman Financial Group  
c/o Ventus Capital Services LP  
9700 Bissonnet, Suite 2000  
Houston, TX 77036

Tnb - Target  
Po Box 9745  
Minneapolis, MN 55440

Tnb Target  
Po Box 9475  
Minneapolis, MN 55440

Wfnnb/Victorias Secret  
Po Box 182128  
Columbus, OH 43218